

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sherry Lynne Gutshall
Debtor

Case No. 12-06956-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Mar 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db +Sherry Lynne Gutshall, 2309 Derry Street, Harrisburg, PA 17104-2728
cr +THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONA, Robertson Anschutz & Schneid, P.L.,
6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
cr +The Bank of New York Mellon, by its attorney in fa, Stern and Eisenberg, PC,
261 Old York Road, Suite 410, The Pavilion, Jenkintown, PA 19046-3706
4225664 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4225668 +CITY OF HARRISBURG, BUR OF OPERATIONS & REVENUE, 10 NORTH SECOND STREET,
HARRISBURG, PA 17101-1677
4225670 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4225671 +COMPUTER CREDIT, INC, CLAIM DEPT 083307, 640 W FOURTH STREET, PO BOX 5238,
WINSTON SALEM, NC 27113-5238
4225672 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
4225675 +JOHN W PURCELL JR ESQUIRE, PURCELL KRUG & HALLER, 1719 N FRONT STREET,
HARRISBURG PA 17102-2392
4225677 +MS HERSHEY MEDICAL CENTER, PATIENT FINANCIAL SERVICES, PO BOX 853 MC-A410,
HERSHEY, PA 17033-0853
4225678 MSHMC PHYSICIANS GROUP, BILLING SERVICES, PO BOX 854, HERSHEY, PA 17033-0854
5009009 +MTGLQ Investors, LP, PO Box 55004, Irvin, CA 92619, MTGLQ Investors, LP,
PO Box 55004, Irvin, CA 92619-5004
5009008 MTGLQ Investors, LP, PO Box 55004, Irvin, CA 92619
4225680 +NEW CUMBERLAND FCU, 619 BRIDGE STREET, NEW CUMBERLAND, PA 17070-1933
4238393 +New Cumberland Federal, Credit Union, PO Box 658, New Cumberland, PA 17070-0658
4225681 OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 24738,
WEST PALM BEACH, FL 33416-4738
4230481 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
4225683 +PNC MORTGAGE, BANKRUPTCY DEPT, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
4225684 PPL UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
4225685 +REVENUE COLLECT, PO BOX 2103, MECHANICSBURG, PA 17055-2103
4225686 +TOTAL HOME CARE AND RESTORATION, INC, 1024 HERR STREET, HARRISBURG, PA 17103-1316
4225687 +TRISTAN ASSOCIATES, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910
4250675 +The Bank of New York Mellon, et al, GMAC Mortgage, LLC, Attn: Payment Processing,
3451 Hammond Avenue, Waterloo, IA 50702-5300
4925454 +U.S. Bank National Association, Nationstar Mortgage LLC, PO BOX 619094,
Dallas, TX 75261-9094
4925455 +U.S. Bank National Association, Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261,
U.S. Bank National Association, Nationstar Mortgage LLC 75261-9094

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4225666 +EDI: CBCSI.COM Mar 13 2018 22:53:00 CBCS, ATTN: BK NOTICES, 250 EAST TOWN STREET,
COLUMBUS, OH 43215-4631
4225667 +E-mail/Text: dehartstaff@pamd13trustee.com Mar 13 2018 19:05:46 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4225669 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Mar 13 2018 19:05:56 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4225673 +EDI: GMACFS.COM Mar 13 2018 22:53:00 GMAC MORTGAGE, LLC, ATTN: BANKRUPTCY DEPT,
1100 VIRGINIA DRIVE, FORT WASHINGTON, PA 19034-3277
4225674 EDI: IRS.COM Mar 13 2018 22:53:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4225676 +E-mail/Text: unger@members1st.org Mar 13 2018 19:05:52 MEMBERS 1ST FCU, 5000 LOUISE DR,
PO BOX 40, MECHANICSBURG, PA 17055-0040
4225679 E-mail/Text: Bankruptcies@nragroup.com Mar 13 2018 19:05:57 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG PA 17106-7015
4225682 +E-mail/Text: CDuffy@pinnaclehealth.org Mar 13 2018 19:05:10 PINNACLE HEALTH HOSPITALS,
PO BOX 2353, HARRISBURG, PA 17105-2353
4306215 +Fax: 407-737-5634 Mar 13 2018 19:19:27 The Bank of New York Mellon,
c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4225665 ##+CAPITAL TAX COLLECTION BUREAU, 2301 N THIRD STREET, HARRISBURG, PA 17110-1893

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Chrisovalante Fliakos on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor et al. pamb@fedphe.com
Dorothy L Mott on behalf of Debtor 1 Sherry Lynne Gutshall DorieMott@aol.com, KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Jennie C. Tsai on behalf of Creditor The Bank of New York Mellon, et al... Jennie.Tsai@phelanhallinan.com
Joseph P Schalk on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor et al. jschalk@barley.com, sromig@barley.com
Joshua I Goldman on behalf of Creditor The Bank of New York Mellon, et al... bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Sherry Lynne Gutshall karagendronecf@gmail.com, doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Mario John Hanyon on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, IN pamb@fedphe.com
Robert Patrick Wendt on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor et al. pamb@fedphe.com
Thomas I Puleo on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
TOTAL: 12

Information to identify the case:

Debtor 1 **Sherry Lynne Gutshall**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-06956-RNO**

Social Security number or ITIN **xxx-xx-2980**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

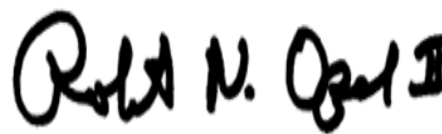
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sherry Lynne Gutshall

March 13, 2018

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.